

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Ericka V Fernandez  
DebtorCase No. 13-43300-nhl  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin  
Form ID: 262Page 1 of 1  
Total Noticed: 24

Date Rcvd: Sep 05, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2013.

db +Ericka V Fernandez, 147 Lyman Avenue, Staten Island, NY 10305-3814  
 smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719  
 smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001  
 8048341 +Cap1/bstby, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438  
 8048347 +Fed Loan Serv, Pob 69184, Harrisburg, PA 17106-9184  
 8048356 +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 8048358 +U S Dept Of Ed/fisl/at, Fedloan Servicing, P O Box 530210, Atlanta, GA 30353-0210  
 8048357 +U S Dept Of Ed/fisl/at, P O Box 530210, Atlanta, GA 30353-0210  
 8048359 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657  
 (address filed with court: Wfds/wds, Po Box 1697, Winterville, NC 28590)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Sep 05 2013 18:15:33 United States Trustee, Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833  
 8048340 +EDI: AMEREXPR.COM Sep 05 2013 18:13:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 8048342 +EDI: CHASE.COM Sep 05 2013 18:13:00 Chase, P.o. Box 15298, Wilmington, DE 19850-5298  
 8048344 +EDI: CITICORP.COM Sep 05 2013 18:13:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 8048345 +EDI: WFNNB.COM Sep 05 2013 18:13:00 Comenity Bank/vctrsssec, Po Box 182128, Columbus, OH 43218-2128  
 8048346 +EDI: TSYS2.COM Sep 05 2013 18:13:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 8048348 +EDI: RMSC.COM Sep 05 2013 18:13:00 GE Capital Retail Bank, P O Box 965004, Orlando, FL 32896-5004  
 8048349 +EDI: RMSC.COM Sep 05 2013 18:13:00 Gecrb/modells, Po Box 965005, Orlando, FL 32896-5005  
 8048350 +EDI: RMSC.COM Sep 05 2013 18:13:00 Gecrb/walmart, Po Box 965024, Orlando, FL 32896-5024  
 8048351 +EDI: CBSKOHLS.COM Sep 05 2013 18:13:00 Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115  
 8048352 E-mail/Text: bankruptcynotice@nymcu.org Sep 05 2013 18:16:31 Municipal Credit Union, 185 Montague St, Brooklyn, NY 11201  
 8048353 +E-mail/Text: bnc@nordstrom.com Sep 05 2013 18:12:20 Nordstrom Fsb, Po Box 13589, Scottsdale, AZ 85267-3589  
 8048354 +EDI: SEARS.COM Sep 05 2013 18:13:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
 8048355 +EDI: WTRRNBNK.COM Sep 05 2013 18:13:00 Target N.b., Po Box 673, Minneapolis, MN 55440-0673

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 8048343\* +Chase, Po Box 15298, Wilmington, DE 19850-5298

TOTALS: 0, \* 1, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2013

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2013 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,  
 theston@windelsmarx.com;n159@ecfcbis.com;jsheehan@windelsmarx.com  
 Kevin B Zazzera on behalf of Debtor Ericka V Fernandez kzazz007@yahoo.com  
 United States Trustee USTPRRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Form **BLdfnld7** (12/01/2007)

## United States Bankruptcy Court

Eastern District of New York  
271-C Cadman Plaza East, Suite 1595  
Brooklyn, NY 11201-1800

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IN RE:

CASE NO: 1-13-43300-nhl

Ericka V Fernandez

147 Lyman Avenue  
Staten Island, NY 10305

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-6132

DEBTOR(s)

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### DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on May 30, 2013; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

**IT IS ORDERED:**

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: September 5, 2013

s/ Nancy Hershey Lord  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

Form **BLdfnld7**(12/01/2007)

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**